

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Carol G. Corrao
Debtor(s)

Bankruptcy Case No.: 14-24965-JAD
Issued Per Apr. 5, 2018 Proceeding
Chapter: 13
Docket No.: 104 - 96, 98, 99
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 5, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,900 as of April 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at, in*. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE
ESTABLISHED:**

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: April 10, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Carol G. Corrao
DebtorCase No. 14-24965-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
Form ID: 149Page 1 of 2
Total Noticed: 39

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db +Carol G. Corrao, 14 Weller Drive, Irwin, PA 15642-9128
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 13973162 +Allegheny Radiology Assoc., Ltd., PO Box 3425, Pittsburgh, PA 15230-3415
 13973163 +Bank of America, P Box 5170, Simi Valley, CA 93062-5170
 14008937 Bank of America, Attn: Retail Payment Services, P.O. Box 660933, Dallas, TX 75266-0933
 13992111 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13973166 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, PO Box 13446, Pittsburgh, PA 15234)
 14005177 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13973164 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 13973165 +Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
 13973167 Credit First N.A., PO Box 81315, Cleveland, OH 44181-0315
 14032844 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 13973170 +Enhanced Recovery Corporation, PO Box 23870, Jacksonville, FL 32241-3870
 14164185 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc., PO Box 1047 Hartford, CT 06143-1047
 13973173 Kohls Payment Center, PO Box 2983-2983, Milwaukee, WI 53201
 13973174 Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055
 13973175 +NCB Management Services Incorporated, PO Box 1099, Langhorne, PA 19047-6099
 14035559 OneMain Financial Issuance Trust 2014-2, P.O. Box 6042 Sioux Falls, SD 57117-6042
 13973177 +Orthopedic Assoc. of Pgh., Inc., 2550 Mosside Blvd., Ste. 405, Monroeville, PA 15146-3533
 13973178 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13973179 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 13974616 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13973180 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541)
 13973182 +Premier Medical Associates, PO Box 644984, Pittsburgh, PA 15264-4984
 13973185 Target Card Services, PO Box 660170, Dallas, TX 75266-0170
 13973186 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13973168 E-mail/Text: abovay@creditmanagementcompany.com Apr 11 2018 01:28:49
 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
 13973169 +E-mail/Text: electronicbkydocs@nelnet.net Apr 11 2018 01:28:40 Dept of Ed/Nelnet,
 3015 Parker Rd, Suite 400, Aurora, CO 80014-2904
 13978171 +E-mail/Text: kpenn@lenderlaw.com Apr 11 2018 01:29:08 First Commonwealth Bank,
 c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1000
 13973171 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 11 2018 01:28:15 First Commonwealth Bank,
 22 N. 6th Street, Indiana, PA 15701-1802
 13973172 +E-mail/PDF: gecscedi@recoverycorp.com Apr 11 2018 01:29:34 GE Capital Retail Bank,
 PO Box 985033, Orlando, FL 32896-0001
 13973176 +E-mail/PDF: cbp@onemainfinancial.com Apr 11 2018 01:29:45 One Main Financial,
 6801 Colwell Blvd., Irving, TX 75039-3198
 13973181 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 11 2018 01:29:44
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
 14231884 E-mail/Text: bnc-quantum@quantum3group.com Apr 11 2018 01:28:22
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13973183 +E-mail/PDF: gecscedi@recoverycorp.com Apr 11 2018 01:29:34 SYNCB/JCPenny, PO Box 965007,
 Orlando, FL 32896-5007
 13973184 +E-mail/PDF: gecscedi@recoverycorp.com Apr 11 2018 01:29:53 Synchrony Bank/Sam's Club,
 PO Box 965005, Orlando, FL 32896-5005
 13977685 +E-mail/Text: bncmail@w-legal.com Apr 11 2018 01:28:43 TD BANK USA, N.A.,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13977741 +E-mail/Text: electronicbkydocs@nelnet.net Apr 11 2018 01:28:40 U.S. Department of Education,
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 13973187 +E-mail/Text: bnc@alltran.com Apr 11 2018 01:28:14 United Recovery Systems, PO Box 722929,
 Houston, TX 77272-2929

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Federal National Mortgage Association (Fannie Mae)
 cr Seterus, Inc., as the authorized subservicer for F
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13974880* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974878* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974617* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974618* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974619* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974620* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 13974621* +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 39

Date Rcvd: Apr 10, 2018

cr ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,
401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 3, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 10, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Brian C. Thompson on behalf of Debtor Carol G. Corrao bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;LMichaels@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@cf.courtdrive.com;jgorze@thompsonattorney.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
bkgroup@kmllawgroup.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 10